



# FINANCIAL LIFESTYLE FACT FINDER

Hank Parrott, ChFC®, AEP®, RFC®

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# DOCUMENT CHECKLIST

- Financial or written investment plan
- List of all CDs (include maturity dates, interest rates)
- List of all checking, savings, money market accounts with values
- List of all U.S. Government and U.S. Treasury Bonds held by you
- List of annuity contracts with values
- Most recent monthly statement from each brokerage account
- Most recent Social Security statements (you can sign up to receive your statements electronically at <http://ssa.gov/mystatement/>)
- Most recent year's Federal Tax Return, e.g. 2017 (First 2 pages)
- Statement from all IRAs and pension accounts as well as any Roth IRAs e.g. TSP, 401(k), 403(b), etc.
- Paystubs, if you are receiving wages
- Will(s), Trust(s), Power of Attorney documents

**Note:**

Please bring the documents list above with you to your scheduled meeting. This will make our time with you more productive.

If you have a spouse or partner that you would like to include in the financial planning process, please provide their information, statement, etc., when you bring yours



## Personal Details

	Client 1	Client 2
Title/Rank		
Last Name		
First Name		
Preferred Name		
Date of Birth MM/DD/YYYY		
Marital Status		

## Contact Details

	Client 1	Client 2
Address Type	Home/Business/Other	Home/Business/Other
Street Address 1		
Street Address 2		
City		
State		
Zip Code		
Work Phone (xxx-xxx-xxxx)		
Home Phone (xxx-xxx-xxxx)		
Mobile Phone (xxx-xxx-xxxx)		
Email		

## Employment Details

	Client 1	Client 2
Occupation Type	<input type="radio"/> Employed <input type="radio"/> Self Employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Other	<input type="radio"/> Employed <input type="radio"/> Self Employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Other
Occupational Position/Title		
Duties		
Employer		
When do you want to retire? (Date or Age?)		

### Child Details (whether dependent of not)

Name	Age	City & State	Gender

### Grandchildren

Name	Age	City & State	Gender

### Parents (if living)

Name	Age	City & State

**Objective(s)** – Check all that Apply

- Increase my standard of living
- Financial security at retirement
- Review the future taxation of my IRA, 401(k), TSP
- Reduce my tax burden
- Simplify my financial affairs
- Review my investment portfolio(s)
- College funding
- Provide for my family in the event of my death
- Minimize the cost of probate & estate taxes
- Control the distribution of my assets to heirs
- Long-term Care Protection Planning
- Other \_\_\_\_\_

**General**

Briefly explain your concerns and how you feel we may be able to help you:

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What do you hope to accomplish as a result of our meeting together?

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**Source/Referral**

How did you hear about us?

- The Retirement Report (Television)
- 7 Steps to Financial Freedom* (Book)
- Radio
- Referral: \_\_\_\_\_
- Internet Search (e.g. Google, Yahoo!, etc.)
- Other: \_\_\_\_\_

### Income

	Client 1	Client 2
Salary/Wages		
Business Income		
Interest		
Dividend		
Rents/Partnerships		
Other		

### Miscellaneous Income

	Client 1	Client 2
Pension 1		
Pension 2		
Social Security		
Other		
Other		

### Assets

	Client 1	Client 2
Account Type	Value	Value
Checking	\$	\$
Savings	\$	\$
Money Market	\$	\$
CD's	\$	\$
Mutual Funds	\$	\$
Stocks/Bonds	\$	\$
Annuities	\$	\$
Retirement E.g. 401(k), 403(b), 457, TSP, IRA(s), etc.	\$	\$
Other	\$	\$



# LIFESTYLE EXPENSE WORKSHEET

Information:

First & Last Name(s) \_\_\_\_\_

Date: \_\_\_\_\_

<b>Household Expenses</b>	<b>Monthly</b>	<b>Annual</b>
Association/HOA Fees	\$	\$
Home Furnishings	\$	\$
Property Improvement	\$	\$
Property Taxes	\$	\$
Rent/Lease payment (not mortgage)	\$	\$
<b>Total</b>	\$	\$

<b>Utilities</b>	<b>Monthly</b>	<b>Annual</b>
Cable TV/Satellite	\$	\$
Cell phone	\$	\$
Domestic Help	\$	\$
Electric	\$	\$
Gas	\$	\$
Internet Service	\$	\$
Telephone	\$	\$
Trash/Recycling	\$	\$
Water	\$	\$
<b>Total</b>	\$	\$

<b>Food &amp; Household Incidentals</b>	<b>Monthly</b>	<b>Annual</b>
Dining Out	\$	\$
Groceries	\$	\$
Household Supplies	\$	\$
Vitamin/Supplement	\$	\$
<b>Total</b>	\$	\$

<b>Automobile Expenses</b>	<b>Monthly</b>	<b>Annual</b>
Car Wash	\$	\$
Gas/Oil	\$	\$
Repairs	\$	\$
Tags/Emissions	\$	\$
<b>Total</b>	\$	\$



<b>Personal Expenses</b>	<b>Monthly</b>	<b>Annual</b>
Book, Papers, Subscriptions	\$	\$
Charitable/Tithe	\$	\$
Clothing & Personal Items	\$	\$
Entertainment	\$	\$
Gifts/Birthdays	\$	\$
Hobbies	\$	\$
Holidays	\$	\$
Laundry/Dry Cleaning	\$	\$
Medical Expenses/Rx	\$	\$
Membership/Dues	\$	\$
Personal Maintenance	\$	\$
Pet Expenses	\$	\$
Supplies/Misc.	\$	\$
Tax Prep Fees	\$	\$
Vacations	\$	\$
<b>Total</b>	\$	\$

<b>Insurance Premiums</b>	<b>Monthly</b>	<b>Annual</b>
Life Insurance Premium	\$	\$
Long-term Care Premium	\$	\$
Medical Insurance Premium	\$	\$
Auto Insurance Premium	\$	\$
Home Insurance Premium	\$	\$
2 <sup>nd</sup> Home Insurance Premium	\$	\$
<b>Total</b>	\$	\$

Loan Payments	Monthly	Balance	Interest Rate	Payoff Date	Date Acquired
Mortgage	\$	\$	%		
2 <sup>nd</sup> Mortgage	\$	\$	%		
Vacation Home	\$	\$	%		
Auto Loan	\$	\$	%		
Auto Loan	\$	\$	%		
RV Loan	\$	\$	%		
Boat Loan	\$	\$	%		
Other	\$	\$	%		
Other	\$	\$	%		
Other	\$	\$	%		
Other	\$	\$	%		
Other	\$	\$	%		
Other	\$	\$	%		
<b>Total</b>	\$	\$			

Goals	Monthly	Annual	Upfront Cost	Expected Date of Purchase
1.	\$	\$	\$	
2.	\$	\$	\$	
3.	\$	\$	\$	
4.	\$	\$	\$	
5.	\$	\$	\$	
6.	\$	\$	\$	

## About Us

It's never too early or late to start planning, so let us help you to maximize your retirement income and minimize your risk, while also helping you to reduce taxes. We specialize in asset protection and preservation which we believe to be at least as important as getting the best return on your money. Most of our clients are retired or near retirement; therefore, our first priority is to assure you have a safe, secure, and prosperous retirement.

With over 20 years in the financial service industry, Hank Parrott is a seasoned financial planning veteran who has dedicated his career to helping retirees safely preserve, protect and proliferate their assets. Hank employs only the most proven methods coupled with the most innovative strategies guaranteed to help retirees protect and grow their estate and, in doing so, safeguard their and their family's – financial future.

Each of Hank's clients throughout Tennessee and the Southeast receive an in-depth personal situation analysis to determine their unique, individualized needs and goals, so that a custom-tailored financial plan can be meticulously crafted. As Hank's desire to earn his client's trust is first and foremost, he takes great care to educate and inform them each step along the way. This ensures his clients are completely knowledgeable of, and in agreement with, the intended asset protection and growth strategies that will work toward their goal.

But his personalized service does not stop there. Once a plan has been put into action, Hank continues to closely monitor results and make modifications as required to ensure the program's success. These are just some of the many reasons Hank Parrott has earned the respect, trust and gratitude of his mature client base, who are dealing with these all-important, yet complex, issues.

Hank's clients benefit from his extensive training and experience in the specialized areas of Retirement Planning, Tax Planning, Investment Planning, Financial Planning, Insurance Planning, Employee Benefits, Annuities, Family Limited Partnerships, Charitable Remainder Trusts, Long-Term Care and Advanced and Basic Estate Planning for estates of all sizes. Tax reduction services include that related to income, federal estate, capital gains and state inheritance taxes, and strategies to eliminate probate costs. In addition, he employs financial planning techniques that are guaranteed to both increase his client's spendable income and help them avoid Medicaid spend-down of their assets in the event home care is needed.

## Important Notice

FEFLA and Estate & Financial Strategies, Inc. requires that a Financial Planner making financial product recommendations must have reasonable grounds for making those recommendations. This means that a Financial Planner must conduct appropriate investigations as to the financial objectives, situation and particular needs of the client. The information requested in this form is necessary to enable recommendations to be made and will be used solely for that purpose.

FEFLA and Estate & Financial Strategies, Inc., accepts no liability for any advice given on the basis of inaccurate or incomplete information provided by the client.

The information collected within this Fact Finder is strictly confidential between you and FEFLA and Estate & Financial Strategies, Inc.

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# What's important to you about money?

Do you ever lose sleep worrying about money? If so, what are those concerns?

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Where you spend your time and money is where your heart is, what is important to you? \_\_\_\_\_

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How Much money would you need to not worry about money? Are you there now? \_\_\_\_\_

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